

CHOOSING CHIROPRACTIC

A GUIDE FOR ACTIVE AND RETIRED HMSA HSTA VB MEMBERS



Doctors of Chiropractic represent the nation's largest drugless, non-surgical health care profession and the third largest healing profession.

Chiropractors are well-trained doctors, specializing in the structure and function of the spine and joints of the body. American Specialty Health Group, Inc. (ASH Group) and HMSA are dedicated to providing access to motivated, caring doctors whose goal is to serve your health needs.

MAKING THE RIGHT DECISION

Each practitioner listed has been reviewed through a credentialing process before being contracted. Education, malpractice history, and good standing with the state licensing board have all been verified. However, doctor selection is also a personal choice.

You may want to start with a referral from a friend or family member who has been satisfied with a specific chiropractor. As an active or retired HMSA HSTA VB member, you'll pay a copayment of \$12 per visit for up to 20 medically necessary visits each calendar year when you see a participating ASH Group chiropractor.

If you decide not to go to a chiropractor in the ASH Group network, you'll pay higher out-of-pocket costs.

The following questions, asked of your chiropractor, may also serve as a guideline to help you make an educated selection:

WHAT TYPE OF TREATMENT FREQUENCY AND DURATION SHOULD I EXPECT?

The typical chiropractic approach to health problems is to outline an initial course of treatment, depending on the severity of your condition, up to one-month in duration. Most patients respond to treatment within weeks. The chiropractor should discuss this with you if you need additional care, or change the treatment if you do not feel as though you have improved. The amount of chiropractic care covered by your benefit plan may be based on medical necessity. This means that information about your pain levels, your evaluation findings, your daily tasks, and your general health will help determine your plan's coverage decisions.

WHAT SPECIFIC PROCEDURES WILL YOU USE TO TREAT MY CONDITION?

Most chiropractors will recommend an adjustment/manipulative treatment. This treatment is used to restore normal joint function, to decrease pain, swelling and muscle spasms, as well as to improve range of motion.

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Your chiropractor also may choose other treatment modes such as ice, heat, electrical muscle stimulation, or ultrasound at the beginning of care. Later, as your condition improves, you might transition to more active treatments like exercise and other appropriate healthy living changes.

Whichever treatment the chiropractor recommends, you should be informed of the benefits and risks in language that you understand.

DO YOU CONSULT WITH OTHER HEALTH CARE PROVIDERS?

In the event that you need non-chiropractic treatment, you should expect a referral to a medical or other health care specialist within your HMSA health plan.

WILL I NEED TO HAVE AN X-RAY TAKEN?

An X-ray is a tool a chiropractor may use to confirm your diagnosis or to rule out bone disease, fracture, or dislocation. However, an X-ray is not always required to start treatment. You should be informed of the reasons for the X-ray, as well as the risks, in a language you understand.

WILL YOU SUGGEST EXERCISE OR OTHER CHANGES TO HELP IMPROVE AND STRENGTHEN MY AREA OF COMPLAINT?

It is important that you are actively involved in your treatment and rehabilitation. You should expect to be given instruction in the proper exercises needed to improve your problem. Additionally, it may be recommended that you use ice, heat, or other home-based treatments. You may also be instructed on efficient work postures, injury prevention, diet and other health maintenance activities.

IS THIS A GOOD FIT?

In closing, you should expect the doctor's office staff to treat you with courtesy. Assess the personality of the office staff. When you call, they should assist you in a prompt and professional manner in answering your questions and making an appointment.

After meeting your chiropractor, determine whether the chiropractor's personality and approach seem reasonable. You should feel comfortable that you have made an informed choice. Chiropractic services must be medically necessary services. For more information, please refer to the plan certificate or your Guide to Benefits.

If you have any concerns after treatment or need any other assistance, talk to your chiropractor or call HMSA at **808.948.5110**.

CHECKLIST

Look for a Doctor of Chiropractic who:

- Will do everything they can to improve your health in an efficient manner
- Gives you advice about exercise, stretching, and posture to avoid future problems
- Only takes X-rays when necessary and explains the necessity
- Gives you sensible nutrition advice concerning supplementation and a healthy diet, as necessary
- Has a strong working relationship with health care professionals of all specialties, including medical specialists, physical therapists, psychiatrists, naturopathic doctors, and acupuncturists

To find a contracted ASH Group chiropractor, visit HMSA.com/eutf. Then, click "Member Resources" and click "Find an ASH Chiropractor".

For questions about your chiropractic benefits or to find a participating ASH Group chiropractor, please call ASH Group Customer Service at **1.800.678.9133** toll-free:

- Monday through Friday, 2 a.m. — 5 p.m. HST
- Saturday and Sunday, 2 a.m. — 8 p.m. HST

Hours will be adjusted Monday through Friday, 3 a.m. – 6 p.m. HST, and Saturday and Sunday, 3 a.m. – 9 p.m. HST, when daylight savings time ends in November.

For questions about your other medical plan benefits, call HMSA at **808.948.6499** on Oahu and **1.800.776.4672** toll-free. Representatives are available:

- Monday through Friday, 7 a.m. — 7 p.m. HST
- Saturday, 9 a.m. — 1 p.m. HST

This information is not meant to take the place of medical advice or health care. As always, keep your doctor and other members of your health care team up to date about the treatments you would like to use to improve your health and the goals you want to achieve. Talking with your health care team can help you get the best and safest health care.